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Official Forn	n 1 (4/07		Inited	States	s Bank	ruptcy	Court	.go <u> </u>	0.00		<b>X</b> 7.5	l4	D-4:4:
			No	rthern	District	t of Illino	ois				VO	luntary	Petition
Name of Debr Ollie, Kath		vidual, enter	Last, First,	Middle):			Name	of Joint	Debtor (Spo	ouse) (Last, Firs	t, Middle):		
	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All O (inclu	ther Nam de marrie	es used by ted, maiden, a	he Joint Debtor and trade name	in the last	8 years		
Last four digit		Sec./Complete	e EIN or ot	her Tax I	D No. (if mo	ore than one, stat	e all) Last f	our digits	s of Soc. Sec	c./Complete EII	N or other T	ax ID No. (if	more than one, state al
Street Address of Debtor (No. and Street, City, and State): 4352 S. Wells, 3rd Flr. Chicago, IL						Street	Address	of Joint Deb	btor (No. and S	treet, City, a	and State):		
					Г	ZIP Code 60609							ZIP Code
County of Res Cook	sidence or	of the Princip	pal Place o	f Busines		00000	Coun	ty of Resi	idence or of	the Principal P	lace of Busi	iness:	
Mailing Addre	Mailing Address of Debtor (if different from street address):					Maili	ng Addre	ss of Joint D	Debtor (if differ	ent from str	eet address):		
					Г	ZIP Code	_						ZIP Code
Location of Pr (if different fro													
		Debtor				of Business				oter of Bankru he Petition is I			ch
See Exhibi  ☐ Corporatio ☐ Partnership ☐ Other (If de	(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<ul> <li>☐ Health Care Business</li> <li>☐ Single Asset Real Estate as de in 11 U.S.C. § 101 (51B)</li> <li>☐ Railroad</li> <li>☐ Stockbroker</li> <li>☐ Commodity Broker</li> <li>☐ Clearing Bank</li> <li>☐ Other</li> <li>Tax-Exempt Entity (Check box, if applicable)</li> <li>☐ Debtor is a tax-exempt organization</li> </ul>			e) anization	☐ Cha	apter 9 apter 11 apter 12 apter 13 ts are primaril ned in 11 U.S	Natur (Cherly consumer debt. C. § 101(8) as	f a Foreign Chapter 15 F f a Foreign re of Debts ck one box)		eding ecognition	
			(6)	Cod		of the United Thal Revenue	Code).	a pe	rsonal, family	dividual primaril	irpose."		
Full Filing	Fee attacl	0	(Check or	ie box)				one box Debtor		Chapter 11 usiness debtor a		11 U.S.C. §	§ 101(51D).
	ed applica	l in installmention for the cexcept in inst	ourt's cons	ideration	certifying t	hat the debt	or Check	c if: Debtor'	's aggregate		liquidated o	lebts (exclud	C. § 101(51D).
Filing Fee attach sign		quested (appl ntion for the c						A plan Accepta	ances of the	d with this peti- plan were solic in accordance	ited prepeti		
Statistical/Ad				for distri	bution to u	nsecured cre	editors.			THI	S SPACE IS	FOR COURT	USE ONLY
Debtor esti		t, after any ex ls available fo					ive expens	es paid,					
Estimated Nur	nber of Cr	reditors											
1- 49	50- 99	100- 199	200- 999	1000- 5,000	5001- 10,000	10,001- 25,000	25,001- 50,000	100,000 100,000					
Estimated Asset \$10,000		\$10,001 \$100,00		□ \$10 \$1 r	0,001 to nillion		000,001 to 0 million		More than \$100 million				
Estimated Liab	bilities	-											
\$0 to \$50,000	)	\$50,001 \$100,00			0,001 to nillion		000,001 to 0 million		More than \$100 million				

Case 07-17796 Doc 1 Filed 09/28/07 Entered 09/28/07 13:54:05 Desc Main Page 2 of 38 Document Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Ollie, Kathleen (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Michael K. Bane # September 28, 2007 Signature of Attorney for Debtor(s) (Date) Michael K. Bane # 6285689 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

possession was entered, and

after the filing of the petition.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

Procedure may result in fines or imprisonment or both 11 U.S.C.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy

§110; 18 U.S.C. §156.

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court** Northern District of Illinois

In re	Kathleen Ollie		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

■ 1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. <i>Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency</i> .
□ 2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to
obtain the services during the five days from the time I made my request, and the following exigent
circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case
now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances
here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

a

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# Official Form 1, Exh. D (10/06) - Cont. ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone. □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Kathleen Ollie Kathleen Ollie

Date: September 28, 2007

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Form 6-Summary (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Kathleen Ollie		Case No.	
_		Debtor		
			Chapter	7
			•	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	32,485.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		21,799.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		13,814.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,134.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,599.00
Total Number of Sheets of ALL Schedu	ıles	17			
	T	otal Assets	32,485.00		
			Total Liabilities	35,613.00	

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Official Form 6 - Statistical Summary (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Kathleen Ollie		Case No.	
-		Debtor	•	
			Chapter	7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	2,134.00
Average Expenses (from Schedule J, Line 18)	2,599.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,200.19

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		11,804.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		13,814.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		25,618.00

Form B6A (10/05)	Case 07-17796	Doc 1	Filed 09/28/07 Document	Entere Page 8	d 09/28/07 of 38	13:54:05	Desc M	ain
In re	Kathleen Ollie					Case No		
cotenant, co the debtor's abeled "Hu <b>Do n</b> U <b>nexpired</b> If an claims to h	entity claims to have a lien old a secured interest in the e debtor is an individual or if	real property ich the debtor married, state nunity." If the c itory contract or hold a secu property, write	in which the debtor has a life estate. Incluwhether husband, wife debtor holds no interest and unexpired least ared interest in any pree "None" in the column	has any legande any proper, or both over the in real propers on this secondary, state an labeled "A	I, equitable, or form the property in which the property betty, write "Non hedule. List the the amount of the Amount of Security in which the security is security in which the security in which the security is security in which the security in which the security is security in which the security in which the security is security in which the security in which the security is security in which the security in which the security is security in the security in the security in the security is security in the security in the security in the security is security in the security in the security in the security is security in the security in the security in the security is security in the security in the security is security in the security in the security is security in the security in the security in the security is security in the security in the security in the security is security in the security in the security in the security is security in the security in the security in the security in the security is security in the security in the security in the security is security in the security in the security in the security is security in the security in the security is security in the security in the security is secu	e debtor holds by placing an "I le" under "Desc em in Schedule he secured clai red Claim."	rights and p H," "W," "J," cription and I e G - Execut im. See Sche	owers exercisable for or "C" in the column cocation of Property." ory Contracts and dule D. If no entity
	Description and Location of	of Property	Nature of Interest in		Husband, Wife, Joint, or Community	Current Va Debtor's Int Property, v Deducting any Claim or Ex	erest in vithout y Secured	Amount of Secured Claim
	None							

(Total of this page) Sub-Total > 0.00

Total > 0.00

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Form B6F	
(10/05)	

In re	Kathleen Ollie		ase No
		Dobtor	

# SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Check	ing account with Chase	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscel	laneous used household goods	-	750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Persor	nal Used Clothing	-	350.00
7.	Furs and jewelry.	Χ			
3.	Firearms and sports, photographic, and other hobby equipment.	Χ			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Emplo value	yer - Term Life Insurance - no cash surrender	-	0.00
10.	Annuities. Itemize and name each issuer.	X			
			(Tota	Sub-Total of this page)	al > 1,100.00

3 continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Kathleen Ollie	Case No.
-		

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Pe	nsion through employer - 100% exempt	-	21,390.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	be If s	you expect to receive a tax refund for the 2006 (to filed in 2007) tax filing year?  o, how much do you expect to receive? What punt of your refund will be Earned Income Credit?	-	0.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			(Tota	Sub-Tot l of this page)	al > 21,390.00

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Kathleen Ollie	Case No

Debtor

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.		rd Explorer, 65,000 miles Buick LeSabre - 90,000 miles	J -	8,620.00 1,375.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment, and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
			C1. T. /	0.005.00
			Sub-Tota (Total of this page)	al > 9,995.00

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Kathleen Ollie	Case No
-		Debtor

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind X not already listed. Itemize.

Sub-Total > 0.00 (Total of this page)

Total > 32,485.00

(Report also on Summary of Schedules)

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Fo	orm	В	60
11	(07)		

In re	Kathleen Ollie	Case No.
		Debtor

# SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Current Value of Property Without Deducting Exemption Value of Claimed Exemption Specify Law Providing Each Exemption Description of Property Checking, Savings, or Other Financial Accounts, Certificates of Deposit Checking account with Chase 735 ILCS 5/12-735 ILCS 5/12-1001(b) 0.00 0.00

· ·	, ,		
<u>Household Goods and Furnishings</u> Miscellaneous used household goods	735 ILCS 5/12-1001(b)	750.00	750.00
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	350.00	350.00
Interests in IRA, ERISA, Keogh, or Other Pension Pension through employer - 100% exempt	n or Profit Sharing Plans 735 ILCS 5/12-1006	100%	21,390.00
Other Liquidated Debts Owing Debtor Including To you expect to receive a tax refund for the 200 (to be filed in 2007) tax filing year?		0.00	0.00
If so, how much do you expect to receive? What amount of your refund will be Earned Income Credit?			
Automobiles, Trucks, Trailers, and Other Vehicles 03 Ford Explorer, 65,000 miles	<u>s</u> 735 ILCS 5/12-1001(c)	0.00	8,620.00
1995 Buick LeSabre - 90,000 miles	735 ILCS 5/12-1001(b)	0.00	1,375.00

22,490.00 32,485.00 Total:

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Official Form 6D (10/06)

In re	Kathleen Ollie	Case No
-		Debtor

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCU NATURE OF LIEN, A DESCRIPTION AND VA OF PROPERTY SUBJECT TO LIEN	ND ALUE	CONT-NGENT	ユーダン―	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxx5647			Opened 11/10/06 Last Active 1		Т	DATED			
Acc Consumer Finance L 9191 Towne Centre Dr Ste San Diego, CA 92122		-	Automobile Lien 03 Ford Explorer, 65,000 miles			ַ			
			Value \$ 8	3,620.00				17,821.00	9,201.00
Account No. xx4458			Opened 6/27/06 Last Active 1	/20/07					
Nationwide Acceptance 3435 N Cicero Ave Chicago, IL 60641	x	-	Automobile Lien 1995 Buick LeSabre - 90,000 m	niles					
			Value \$ 1	,375.00				3,978.00	2,603.00
Account No.			Value \$						
Account No.									
			Value \$						
continuation sheets attached				S (Total of th		otal pag		21,799.00	11,804.00
			(Report on S	ummary of Scl		ota ule		21,799.00	11,804.00

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Official Form 6E (4/07)

In re	Kathleen Ollie	Case No
-		Debtor

# SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate

continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate

schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated."
"Disputed." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to
priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trus or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6F (10/06)

In re	Kathleen Ollie		Case No	
•		Debtor	<b>-</b> ;	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		U	T	D I	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J H H		NT I NG E N	LIQUI		S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxx0049			Opened 6/30/06 Collection Cingular	N     T			Ī	
Afni, Inc. Po Box 3427 Bloomington, IL 61702		-						1,150.00
Account No. xxx9733		Г	Opened 3/01/05 Last Active 9/01/05		T	t	ヿ	
Allied Int 3000 Corporate Roa Columbus, OH 43231		-	Collection 10 Sbc Illinois					818.00
Account No. xxxxxxx4745		┢	05		+	$\dagger$	$\dagger$	
American Family Insurance 6000 American Parkway Madison, WI 53783-0001		-	Collection					565.00
Account No. xx0172		T	Opened 1/01/03 Last Active 4/03/06		T	t	7	
Ashleystewar Po Box 182273 Northglenn, CO 80233		-	ChargeAccount					204.00
		L					$\dashv$	304.00
4 continuation sheets attached			(Total o	Sub of this			;)	2,837.00

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Official Form 6F (10/06) - Cont.

In re	Kathleen Ollie	Case No
-		Debtor ,

	l c	Ни	sband, Wife, Joint, or Community		С	ш	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AT CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT		)OZH_ZGWZ	UNLLQULDAT		AMOUNT OF CLAIM
Account No. xxxx4655			Opened 11/20/06 Last Active 2/01/07		Ť	T E D		
Asset Acceptance Po Box 2036 Warren, MI 48090		-	FactoringCompanyAccount At T - Loantrac	de		D		818.00
Account No. xxxxxxx0917	╁	$\vdash$	06			_		
Credit Collection Services Two Wells Ave. Newton Center, MA 02459		-	Notice Only					0.00
Account No. xxxxxxxx8141	╁		Opened 11/19/98 Last Active 4/14/00					
Cross Country Bank 800 Delaware Ave Wilmington, DE 19801		-	CreditCard					1,271.00
Account No. xxxx8192	╁		06			_		1,271.00
FBCS 841 E Hunting Park Ave Philadelphia, PA 19124		-	Notice Only					0.00
Account No. xxxx1788	╁		Opened 7/10/04 Last Active 12/27/05					
Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154		-	Automobile					0.00
Sheet no1 of _4 sheets attached to Schedule of		_				tota		2,089.00
Creditors Holding Unsecured Nonpriority Claims			C	Total of th	is	pag	ge)	2,009.00

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Official Form 6F (10/06) - Cont.

In re	Kathleen Ollie	Case No
		Debtor

CDEDITODIC NAME	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	AIM	ONTINGEN	NL I QU I DAT	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx8654			Opened 11/04/99 Last Active 4/06/05 CreditCard		Ť	T E D		
Hsbc Nv Po Box 19360 Portland, OR 97280		-	Creditoalu					4 475 00
Account No. xx8290	╀		Opened 2/04/03 Last Active 10/03/06			╀		1,175.00
Jc Penney Po Box 981402 El Paso, TX 79998		-	ChargeAccount					500.00
Account No. xxxxxxxxxxxx6967	╀		Opened 11/01/02 Last Active 2/12/06					563.00
Lane Bryant Po Box 182121 Columbus, OH 43218		-	ChargeAccount					301.00
Account No. xxxxx5172	╁		06			H		
Leading Edge Recovery PO Box 505 Linden, MI 48451		-	Notice Only					0.00
Account No. xxxxx3988			Opened 3/01/05 Last Active 10/01/06					
Peoples Engy 130 E Randolph Chicago, IL 60601		-	Other					
								1,992.00
Sheet no. <u>2</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(T	S otal of th		tota pag		4,031.00

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Official Form 6F (10/06) - Cont.

In re	Kathleen Ollie	Case No.	_
_		Debtor	

CDEDITORIS VIA VE	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	ND	COZH_ZGWZ	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. xMxxx1682			1/12/07		Ť	T E		
Preston A Higgins & Co. c/o Kahn Sanford Ltd. 180 N. LaSalle #2025 Chicago, IL 60601		-	Judgment	,		D		1,995.00
Account No. 6539	t		07					
Princeton Park Homes 9119 S. Stewart Avenue Chicago, IL 60620		-	Broken Lease					1,995.00
Account No. xxxxxx7266	$\vdash$		06					1,995.00
Progressive Management Systems 1521 W Cameron Ave PO Box 2220 West Covina, CA 91793	-	-	Notice Only					0.00
Account No. xxxxxxxxxxx5543			Opened 10/29/02 Last Active 10/14/04					
Sams Club Po Box 981400 El Paso, TX 79998		-	ChargeAccount					0.00
Account No. xxxxxxxxxxxx5543	$\vdash$		Opened 5/31/06 Last Active 10/01/04					
Sherman Acquisitions Po Box 740281 Houston, TX 77274		-	FactoringCompanyAccount Ge Capital					322.00
Sheet no. 3 of 4 sheets attached to Schedule of				S	ubt	ota	ıl	4.040.00
Creditors Holding Unsecured Nonpriority Claims			C	Total of th	is	pag	ge)	4,312.00

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Official Form 6F (10/06) - Cont.

In re	Kathleen Ollie	Case No.
		Debtor ,

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. xxxxxxx0278  Sprint Customer Service PO Box 15955 Shawnee Mission, KS 66285	C O D E B T O R	Hu W J C	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	L I Q	1		AMOUNT OF CLAIM
·								382.00
Account No. xxxxxxxxxxxxx0001  Verizon Wireless 1515 Woodfield Rd Ste140 Schaumburg, IL 60173		-	Opened 9/11/04 Other					
								163.00
Account No. xxxxxx8682  Zwicker & Associates 80 Minuteman Road Andover, MA 01810		_	06 Notice Only					
Account No.						+	4	0.00
Account No.								
Account No.								
Sheet no. <u>4</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			)	545.00
			(Report on Summary of So	7	Γota	al	Ī	13,814.00

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Form B6G (10/05)		
In re	Kathleen Ollie	Case No

# SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

\_\_\_\_ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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(10/05)					
•					
In re	Kathleen Ollie			Case No.	
-		D	ebtor		

### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

# NAME AND ADDRESS OF CODEBTOR NAME AND ADDRESS OF CREDITOR

Christopher Smith 4352 S. Wells 3rd Flr. Chicago, IL 60609

Form B6H

Nationwide Acceptance 3435 N Cicero Ave Chicago, IL 60641

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Official Form 6I (10/06)

In re	Kathleen Ollie		Case No.	
		Debtor(s)	-	

# SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, upless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child

Debtor's Marital Status:	d and a joint petition is not filed. Do not state the name of any DEPENDENTS OF DEBTOR				
		AGE(S):			
Single	dependent	16			
Employment:	DEBTOR		SPOUSE		
Occupation F	Physical Instructor				
Name of Employer (	Chicago Park District				
	17 years				
Address of Employer	541 N Fairbanks Chicago, IL 60611				
INCOME: (Estimate of average	or projected monthly income at time case filed)		DEBTOR		SPOUSE
	and commissions (Prorate if not paid monthly)	\$	3,534.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	3,534.00	\$_	N/A
4. LESS PAYROLL DEDUCTIO	DNS				
a. Payroll taxes and social s	ecurity	\$	860.00	\$	N/A
b. Insurance	• • • • • • • • • • • • • • • • • • •	\$ <del>-</del>	139.00	\$ _	N/A
c. Union dues		\$	319.00	\$	N/A
d. Other (Specify): Medic	care	\$	43.00	\$	N/A
	Life Insurance	\$	39.00	\$	N/A
5. SUBTOTAL OF PAYROLL D	DEDUCTIONS	\$	1,400.00	\$_	N/A
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$	2,134.00	\$_	N/A
7. Regular income from operation	n of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A
8. Income from real property	-	\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
10. Alimony, maintenance or sup or that of dependents listed a	pport payments payable to the debtor for the debtor's use above	\$	0.00	\$	N/A
11. Social security or governmen	at assistance		_		
(Specify):		\$ <u> </u>	0.00	\$ _	N/A
		\$	0.00	\$	N/A
12. Pension or retirement income		\$	0.00	\$	N/A
13. Other monthly income		Ф	0.00	¢.	NI/A
(Specify):	_	\$ <u></u>	0.00	\$ <u></u>	N/A
		\$	0.00	\$_	N/A
14. SUBTOTAL OF LINES 7 TH	HROUGH 13	\$_	0.00	\$_	N/A
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	\$	2,134.00	\$_	N/A
	ONTHLY INCOME: (Combine column totals of tor repeat total reported on line 15)		\$	2,134	1.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Official Form 6J (10/06)

In re	Kathleen Ollie		Case No.	
		Debtor(s)		

# SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show month		amily at time
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	plete a separa	ate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	665.00
a. Are real estate taxes included? Yes No _X_	<u> </u>	
b. Is property insurance included? Yes No X		
2. Utilities:  a. Electricity and heating fuel	\$	210.00
b. Water and sewer	\$	0.00
c. Telephone	\$ <del></del>	85.00
	Ψ ———	0.00
d. Other	ф <u>——</u>	0.00
4. Food	<u> </u>	400.00
5. Clothing	φ	100.00
6. Laundry and dry cleaning	ф ——	40.00
7. Medical and dental expenses	φ	50.00
8. Transportation (not including car payments)	э •	
	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	<b>a</b>	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ.	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	300.00
e. Other	\$	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	399.00
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	<u> </u>	0.00
Other	\$ <del></del>	0.00
Other	Ψ	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,599.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,134.00
b. Average monthly expenses from Line 18 above	\$	2,599.00
c. Monthly net income (a. minus b.)	\$	-465.00

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Official Form 6-Declaration. (10/06)

# **United States Bankruptcy Court** Northern District of Illinois

In re	Kathleen Ollie			Case No.						
			Debtor(s)	Chapter	7					
	DECLARATION CONCERNING DEBTOR'S SCHEDULES  DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR									
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <a href="mailto:19">19</a> sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.										
Date	September 28, 2007	Signature	/s/ Kathleen Ollie Kathleen Ollie Debtor							

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Official Form 7 (04/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Kathleen Ollie		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$34,691.00	Employment income - 2005 IRS Tax Returns.
\$35,575.00	Employment income - 2006 IRS Tax Returns.
\$28,654.00	Employment income - 2007 year-to-date, direct deposit advice.

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

### 3. Payments to creditors

...

None Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Preston A. Higgins & Co v. Kathleen Ollie

NATURE OF PROCEEDING Collection

COURT OR AGENCY
AND LOCATION
Chicago Municipal Court, 1st
District

STATUS OR DISPOSITION Pending

Kathleen Ollie 06-M1-731682

6-M1-731682

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Ford Motor Credit Ford Credit National Bankruptcy Ctr Po Box 537901 Livonia, MI 48153 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 11/06

DESCRIPTION AND VALUE OF PROPERTY Repossession 2004 Ford Explorer Value: \$11,900,00

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

# 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF PAYMENT, AMOUNT OF MONEY

NAME AND ADDRESS
OF PAYEE
OF PAYEE
THAN DEBTOR
OF PROPERTY

Legal Helpers
20 W. Kinzie

Suite 1300

Suite 1300 Chicago, IL 60610

Credit Infonet 2007 \$274.00 Due Diligence Package
4540 Honeywell Ct - Bankruptcy classes, credit
Dayton, OH 45424-5760 reports, tax transcripts, post
discharge liability dispute

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

Non-insider, Buyer

8921 S Clyde

DATE
AND VALUE RECEIVED

Sold house, received \$10,000 compensation, paid off bills.

8921 S Clyde Chicago, IL 60617

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND
VALUE OF PROPERTY OR DEBTOR'S INTEREST
IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

DIGITS OF ACCOUNT NUMBE
AND AMOUNT OF FINAL BALL
AND AMOUNT OF FINAL BALL

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE
AMOUNT AND DATE OF SALE
OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMES AND ADDRESSES

NAME AND ADDRESS OF BANK
OR OTHER DEPOSITORY

NAMES AND ADDRESSES
OF THOSE WITH ACCESS
DESCRIPTION
DATE OF TRANSFER OR
OF CONTENTS
SURRENDER, IF ANY

Document Page 30 of 38

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 8921 S Clyde, Chicago, IL 60617 9326 S. Stewart, Chicago, IL 60620 NAME USED

DATES OF OCCUPANCY 3/03-3/05

same same.

3/05 - 4/07

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF NOTICE

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

LAW

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

I.D. NO. **ADDRESS** 

**BEGINNING AND** NATURE OF BUSINESS

**ENDING DATES** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 28, 2007 Signature /s/ Kathleen Ollie

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Kathleen Ollie

7

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Form 8 (10/05)

# United States Bankruntcy Court

		Northern District	1 0			
In re	Kathleen Ollie	Debtor	r(s)	_ Case No Chapter	7	
	CHAPTER 7 IND	IVIDUAL DEBTOR'S	STATEME	NT OF IN	<b>TENTION</b>	
I ha	ave filed a schedule of assets and liab	ilities which includes debts sec	ured by property	of the estate.		
□ I ha	ave filed a schedule of executory cont	racts and unexpired leases which	ch includes perso	nal property su	bject to an unexp	ired lease.
■ I in	atend to do the following with respect	to property of the estate which	secures those de	bts or is subject	to a lease:	
Description	of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
03 Ford	Explorer, 65,000 miles	Acc Consumer Finance L				Х
1995 Bui	ick LeSabre - 90,000 miles	Nationwide Acceptance				Х
Description Property -NONE-	of Leased	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)			
Data St	entember 28 2007	Signatura /s/ K	athleen Ollie			

Kathleen Ollie Debtor

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United States Bankruptcy Court	
Northern District of Illinois	

In re	Kathleen O	llie			Case No.		
				Debtor(s)	Chapter	7	
	D	DISCLOSURE C	F COMPENS	ATION OF ATTOR	NEY FOR D	EBTOR(S)	
(	compensation pa	id to me within one ye	ear before the filing	2016(b), I certify that I am of the petition in bankruptcy, or in connection with the ban	or agreed to be pa	id to me, for services ren	r and that dered or to
	For legal sea	rvices, I have agreed to	o accept		\$	1,400.00	
	Prior to the	filing of this statemen	t I have received		\$	1,400.00	
	Balance Du	e			\$	0.00	
2.	The source of the	e compensation paid to	me was:				
	•	Debtor		Other (specify):			
3.	The source of con	mpensation to be paid	to me is:				
		Debtor		Other (specify):			
5. ] } }	A copy of the In return for the a In Analysis of the In Preparation a In Representation In Interpretation In Preparation a In Preparation a In Preparation a In Preparation a In Preparation In In Interpretation Interpretation In Interpretation Int	above-disclosed fee, I are debtor's financial sit and filing of any petition of the debtor at the ions as needed attended to the debtor's, the alternation of the debtor's, the alternation of the debtor at management cours pursuant to 11 US	with a list of the nar have agreed to rende tuation, and rendering, schedules, statem meeting of creditors creditors to reduce bove-disclosed fee doors in any discharg are fees, post-disclored to 522(f)(2)(A) for a carry proceeding, or	sation with a person or person mes of the people sharing in the legal service for all aspects and advice to the debtor in deterent of affairs and plan which and confirmation hearing, and to market value; exemption on the people is a confirmation of the people is a confirmation of the people is a confirmation of the people is a confirmation and filing of response of the people is a confirmation and filing of response of the people is a confirmation and filing of response of the people is a confirmation and filing of response of the people is a confirmation and filing of response of the people is a confirmation and filing of response of the people is a confirmation and filing of response of the people is a confirmation and filing of response of the people is a people in the people is a confirmation and the people is a confirmation of the people is a co	he compensation is of the bankruptcy ermining whether may be required; and any adjourned has planning as not a service:  ment retrieval service behold goods, release of the compensation	s attached.  v case, including: to file a petition in bankre earings thereof; eeded.  rvices, credit counselin, preparation and filing ief from stay actions, n	uptcy; g and of notions to
			(	CERTIFICATION			
this b	certify that the ankruptcy proce	foregoing is a complet eding.	e statement of any a	greement or arrangement for	payment to me for	representation of the del	otor(s) in
Dated	i: <u>September</u>	28, 2007		/s/ Michael K. Bane Michael K. Bane # 6 Legal Helpers, PC 20 W. Kinzie 13th Floor Chicago, IL 60610 (312) 467-0004 Fa	6285689	32	-

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured

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**B 201** (04/09/06)

Michael K. Bane # 6285689

Printed Name of Attorney

Address:

obligations.

## **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

X /s/ Michael K. Bane #

Signature of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

20 W. Kinzie 13th Floor Chicago, IL 60610							
(312) 467-0004							
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.							
Kathleen Ollie	X /s/ Kathleen Ollie	September 28, 2007					
Printed Name(s) of Debtor(s)	Signature of Debtor	Date					
Case No. (if known)	X						
<del>-</del>	Signature of Joint Debtor (if an	y) Date					

September 28, 2007

Date

# **United States Bankruptcy Court**Northern District of Illinois

Northern District of Illinois								
In re	Kathleen Ollie		Case No.					
		Debtor(s)	Chapter 7					
	VI	ERIFICATION OF CREDITOR M	IATRIX					
		Number of	Creditors:	27				
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to the	he best of my				
Date:	September 28, 2007	/s/ Kathleen Ollie Kathleen Ollie Signature of Debtor						

Kathleen Olli Case 07-17796 Doc 1 4352 S. Wells, 3rd Flr. Chicago, IL 60609

Eiled 09/28/07BarEntered 09/28/07 13:54; Reton Design Maines 8 ROOD WAR AVE Page 38 of 38 Wilmington, DE 19801

9119 S. Stewart Avenue Chicago, IL 60620

Michael K. Bane # Legal Helpers, PC 20 W. Kinzie 13th Floor Chicago, IL 60610

**FBCS** 841 E Hunting Park Ave Philadelphia, PA 19124

Progressive Management Systems 1521 W Cameron Ave PO Box 2220 West Covina, CA 91793

Acc Consumer Finance L 9191 Towne Centre Dr Ste San Diego, CA 92122

Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154

Sams Club Po Box 981400 El Paso, TX 79998

Afni, Inc. Po Box 3427 Bloomington, IL 61702 Hsbc Nv Po Box 19360 Portland, OR 97280

Sherman Acquisitions Po Box 740281 Houston, TX 77274

Allied Int 3000 Corporate Roa Columbus, OH 43231 Jc Penney Po Box 981402 El Paso, TX 79998

Sprint Customer Service PO Box 15955 Shawnee Mission, KS 66285

American Family Insurance 6000 American Parkway Madison, WI 53783-0001

Lane Bryant Po Box 182121 Columbus, OH 43218 Verizon Wireless 1515 Woodfield Rd Ste140 Schaumburg, IL 60173

Ashleystewar Po Box 182273 Northglenn, CO 80233 Leading Edge Recovery PO Box 505 Linden, MI 48451

Zwicker & Associates 80 Minuteman Road Andover, MA 01810

Asset Acceptance Po Box 2036 Warren, MI 48090

Nationwide Acceptance 3435 N Cicero Ave Chicago, IL 60641

Christopher Smith 4352 S. Wells 3rd Flr. Chicago, IL 60609

Peoples Engy 130 E Randolph Chicago, IL 60601

Credit Collection Services Two Wells Ave. Newton Center, MA 02459

Preston A Higgins & Co. c/o Kahn Sanford Ltd. 180 N. LaSalle #2025 Chicago, IL 60601